

Table I.F.3(2008) Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2008

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,658	2,459	2,360	2,254	1,596	1,454	2,389	1,535
Industry group **								
Agric., fish., forest.	2,645	.	.	.	.	.	3,104	2,316
Mining and manufacturing	1,425	.	.	.	.	.	2,184	1,358
Construction	2,059	.	.	.	.	.	2,528	1,700
Utilities and transp.	1,651	.	.	.	.	.	2,114	1,613
Wholesale trade	1,831	.	.	.	.	.	2,620	1,629
Fin. svcs. and real estate	1,779	.	.	.	.	.	2,517	1,711
Retail trade	1,613	.	.	.	.	.	2,218	1,507
Professional services	1,627	.	.	.	.	.	2,379	1,489
Other services	1,701	.	.	.	.	.	2,298	1,583
Ownership								
For profit, incorporated	1,688	.	.	.	.	.	2,439	1,560
For profit, unincorporated	1,715	.	.	.	.	.	2,468	1,545
Nonprofit	1,383	.	.	.	.	.	1,615	1,361
Age of firm								
Less than 5 years	2,153	.	.	.	.	.	2,231	2,071
5-9 years	2,137	.	.	.	.	.	2,478	1,824
10-19 years	2,118	.	.	.	.	.	2,441	1,908
20 or more years	1,597	.	.	.	.	.	2,371	1,455
Unknown	1,537	.	.	.	.	.	1,600	1,537
Multi/single status								
2 or more locations	1,485	.	.	.	.	.	2,594	1,469
1 location only	2,129	.	.	.	.	.	2,373	1,887
Percent full-time employees								
Less than 25%	1,200	.	.	.	.	.	2,411	1,062
25-49 %	1,657	.	.	.	.	.	2,480	1,535
50-74 %	1,569	.	.	.	.	.	2,437	1,429
75% or more	1,677	.	.	.	.	.	2,381	1,557
Union presence								
No union employees	1,769	.	.	.	.	.	2,419	1,603
Has union employees	1,374	.	.	.	.	.	1,866	1,354
Unknown	1,510	.	.	.	.	.	2,151	1,505
Percent low wage employees								
50% or more low wage	1,675	.	.	.	.	.	2,508	1,591
Less than 50% low wage	1,655	.	.	.	.	.	2,377	1,525

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.3(2008) Standard error for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2008

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.79	79.06	95.55	86.73	86.54	40.85	55.69	22.91
Industry group **								
Agric., fish., forest.	188.80	.	.	.	.	.	270.24	340.05
Mining and manufacturing	46.29	.	.	.	.	.	139.31	42.78
Construction	80.95	.	.	.	.	.	166.21	111.21
Utilities and transp.	152.11	.	.	.	.	.	96.99	160.36
Wholesale trade	89.92	.	.	.	.	.	220.56	87.26
Fin. svcs. and real estate	100.16	.	.	.	.	.	237.15	110.62
Retail trade	65.99	.	.	.	.	.	260.38	58.32
Professional services	47.62	.	.	.	.	.	102.53	48.91
Other services	68.81	.	.	.	.	.	77.34	88.01
Ownership								
For profit, incorporated	22.47	.	.	.	.	.	71.91	27.34
For profit, unincorporated	74.35	.	.	.	.	.	128.47	69.01
Nonprofit	60.34	.	.	.	.	.	145.17	69.15
Age of firm								
Less than 5 years	84.03	.	.	.	.	.	110.52	205.40
5-9 years	106.75	.	.	.	.	.	179.26	90.21
10-19 years	97.71	.	.	.	.	.	101.72	155.26
20 or more years	37.26	.	.	.	.	.	86.67	37.47
Unknown	48.20	.	.	.	.	.	431.60	48.16
Multi/single status								
2 or more locations	25.90	.	.	.	.	.	162.02	27.07
1 location only	35.04	.	.	.	.	.	55.44	59.54
Percent full-time employees								
Less than 25%	103.69	.	.	.	.	.	330.61	127.72
25-49 %	66.32	.	.	.	.	.	156.45	79.46
50-74 %	28.99	.	.	.	.	.	122.03	43.12
75% or more	23.35	.	.	.	.	.	68.03	27.69
Union presence								
No union employees	23.59	.	.	.	.	.	67.96	29.36
Has union employees	61.35	.	.	.	.	.	305.93	60.39
Unknown	68.38	.	.	.	.	.	420.45	69.14
Percent low wage employees								
50% or more low wage	40.71	.	.	.	.	.	168.83	44.98
Less than 50% low wage	20.80	.	.	.	.	.	61.40	25.07

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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